

Richard Hill v. Liberty Mutual Fire Insurance Company

Held November 27, 2018 – Docket No. INS-18-2062

Decision Issued: December 19, 2018

The named insured requested a hearing to contest the cancellation of a homeowners policy for failure to comply with loss control recommendations. The evidence on the record does not demonstrate that one or more of the loss control recommendations was not completed.

Held: For the insured. 24-A M.R.S.A. § 3049(10) permits an insurer to cancel a policy if the insured fails to comply with reasonable loss control recommendations within 90 days after notice from the insurer. The company has not demonstrated that its loss control recommendations were reasonable and that one or more had not been completed within 90 days. Accordingly, the cancellation was not permitted.